

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004**

Item	Total 25-34	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	19,588	3,200	4,633	6,934	4,821
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$51,650	\$61,388	\$50,891	\$46,717	\$53,143
Income after taxes <sup>1</sup> .....	49,863	59,042	49,269	45,527	50,702
Age of reference person .....	29.7	29.8	29.8	29.6	29.7
Average number in consumer unit:					
Persons .....	2.9	2.7	2.9	2.8	2.9
Children under 18 .....	1.1	1.0	1.2	1.1	1.1
Persons 65 and over .....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Earners .....	1.5	1.5	1.5	1.5	1.6
Vehicles .....	1.8	1.5	1.9	1.7	1.9
Percent distribution:					
Sex of reference person:					
Male .....	50	50	53	48	51
Female .....	50	50	47	52	49
Housing tenure:					
Homeowner .....	49	43	58	49	43
With mortgage .....	42	38	52	40	39
Without mortgage .....	7	5	7	9	4
Renter .....	51	57	42	51	57
Race of reference person:					
Black or African-American .....	13	12	12	20	5
White, Asian, and All Other Races .....	87	88	88	80	95
Education of reference person:					
Elementary (1-8) .....	3	2	2	3	6
High school (9-12) .....	30	30	31	32	27
College .....	66	69	66	65	68
Never attended and other .....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
At least one vehicle owned or leased .....	89	79	92	91	92
Average annual expenditures .....	\$41,664	\$44,510	\$41,298	\$37,854	\$45,618
Food .....					
Food at home .....	3,065	3,123	2,866	2,988	3,314
Cereals and bakery products .....	427	447	403	403	469
Cereals and cereal products .....	154	171	144	142	170
Bakery products .....	273	276	259	262	299
Meats, poultry, fish, and eggs .....	790	840	703	806	811
Beef .....	238	228	230	243	244
Pork .....	151	143	134	169	147
Other meats .....	94	112	101	86	87
Poultry .....	153	176	126	154	159
Fish and seafood .....	118	139	84	120	129
Eggs .....	37	42	28	33	46
Dairy products .....	332	338	318	308	374
Fresh milk and cream .....	137	137	128	130	156
Other dairy products .....	195	200	191	178	219
Fruits and vegetables .....	508	560	435	475	586
Fresh fruits .....	163	175	140	145	200
Fresh vegetables .....	162	189	122	148	198
Processed fruits .....	107	119	97	100	118
Processed vegetables .....	77	76	76	83	69

See footnotes at end of table.

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Other food at home .....	\$1,008	\$939	\$1,007	\$996	\$1,073
Sugar and other sweets .....	107	89	104	103	128
Fats and oils .....	77	79	70	80	77
Miscellaneous foods .....	527	495	533	531	537
Nonalcoholic beverages .....	269	249	269	261	293
Food prepared by consumer unit on out-of-town trips .....	28	27	30	20	38
Food away from home .....	2,446	2,764	2,365	2,159	2,723
Alcoholic beverages .....	484	672	495	372	512
Housing .....	14,386	17,275	13,737	12,665	15,578
Shelter .....	8,823	11,498	7,853	7,252	10,238
Owned dwellings .....	4,769	5,973	4,974	3,786	5,188
Mortgage interest and charges .....	3,282	3,875	3,323	2,618	3,806
Property taxes .....	909	1,338	1,044	680	826
Maintenance, repairs, insurance, other expenses .....	577	760	607	488	556
Rented dwellings .....	3,819	5,180	2,670	3,307	4,756
Other lodging .....	235	345	210	160	294
Utilities, fuels, and public services .....	2,633	2,678	2,749	2,762	2,307
Natural gas .....	353	478	570	195	289
Electricity .....	936	821	858	1,188	726
Fuel oil and other fuels .....	61	171	68	34	21
Telephone services .....	1,014	1,049	977	1,051	975
Water and other public services .....	268	158	277	294	295
Household operations .....	893	989	928	817	906
Personal services .....	577	622	667	507	562
Other household expenses .....	316	367	261	310	344
Housekeeping supplies .....	477	461	510	455	490
Laundry and cleaning supplies .....	141	144	159	130	141
Other household products .....	213	223	223	215	196
Postage and stationery .....	123	94	128	111	154
Household furnishings and equipment .....	1,559	1,649	1,697	1,379	1,637
Household textiles .....	106	135	96	90	121
Furniture .....	482	511	502	461	472
Floor coverings .....	34	56	30	26	33
Major appliances .....	200	195	201	209	189
Small appliances, miscellaneous housewares .....	86	68	100	70	108
Miscellaneous household equipment .....	652	685	769	523	714
Apparel and services .....	1,991	2,414	2,046	1,753	2,008
Men and boys .....	423	485	454	377	422
Men, 16 and over .....	305	372	320	250	325
Boys, 2 to 15 .....	119	113	134	126	97
Women and girls .....	690	868	665	548	798
Women, 16 and over .....	561	738	506	436	674
Girls, 2 to 15 .....	129	130	159	113	124
Children under 2 .....	179	156	218	150	201
Footwear .....	364	457	362	353	321
Other apparel products and services .....	334	448	347	324	265
Transportation .....	8,294	7,287	8,408	7,888	9,442
Vehicle purchases (net outlay) .....	3,982	3,021	4,005	3,900	4,716
Cars and trucks, new .....	1,828	1,601	1,674	1,922	1,992
Cars and trucks, used .....	2,083	1,363	2,276	1,894	2,648
Other vehicles .....	71	458	454	485	76
Gasoline and motor oil .....	1,533	1,281	1,570	1,522	1,679

See footnotes at end of table.

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Other vehicle expenses .....	\$2,427	\$2,361	\$2,537	\$2,246	\$2,629
Vehicle finance charges .....	446	344	471	471	454
Maintenance and repairs .....	580	440	602	571	667
Vehicle insurance .....	927	884	882	909	1,023
Vehicle rental, leases, licenses, other charges .....	474	693	582	294	485
Public transportation .....	353	624	296	220	419
Health care .....	1,493	1,272	1,686	1,512	1,428
Health insurance .....	826	744	927	807	811
Medical services .....	398	292	437	432	383
Drugs .....	207	183	238	222	170
Medical supplies .....	62	53	84	51	64
Entertainment .....	2,039	2,037	2,038	1,867	2,290
Fees and admissions .....	409	468	423	305	506
Television, radios, sound equipment .....	811	866	833	774	807
Pets, toys, hobbies, and playground equipment .....	403	429	393	375	437
Other entertainment supplies, equipment, and services .....	416	276	390	413	541
Personal care products and services .....	525	560	498	509	551
Reading .....	96	126	102	69	110
Education .....	705	683	712	499	1,008
Tobacco products and smoking supplies .....	284	280	410	271	184
Miscellaneous .....	566	517	606	470	694
Cash contributions .....	784	525	851	789	885
Personal insurance and pensions .....	4,506	4,974	4,478	4,042	4,890
Life and other personal insurance .....	217	195	219	209	242
Pensions and Social Security .....	4,289	4,778	4,259	3,833	4,648
Sources of income and personal taxes: <sup>1</sup>					
Money income before taxes .....	51,650	61,388	50,891	46,717	53,143
Wages and salaries .....	48,151	57,810	47,700	43,579	48,883
Self-employment income .....	1,621	1,661	1,621	1,373	1,950
Social Security, private and government retirement .....	309	4117	346	355	331
Interest, dividends, rental income, other property income .....	382	521	162	319	591
Unemployment and workers' compensation, veterans' benefits .....	255	358	251	122	384
Public assistance, supplemental security income, food stamps .....	352	381	303	428	271
Regular contributions for support .....	386	352	351	373	460
Other income .....	195	189	157	168	273
Personal taxes .....	1,787	2,346	1,622	1,190	2,441
Federal income taxes .....	1,192	1,564	975	785	1,742
State and local income taxes .....	500	656	540	328	606
Other taxes .....	95	126	107	76	92
Income after taxes .....	49,863	59,042	49,269	45,527	50,702

See footnotes at end of table.

**Table 3810. Consumer units with reference person age 25 to 34 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2003-2004 — Continued**

Item	Total 25-34	Northeast	Midwest	South	West
Addenda:					
Net change in total assets and liabilities .....	-\$17,038	-\$21,036	-\$12,883	-\$7,567	-\$31,998
Net change in total assets .....	14,046	13,988	15,408	10,093	18,463
Net change in total liabilities .....	31,084	35,023	28,291	17,660	50,461
Other financial information:					
Other money receipts .....	173	153	264	98	207
Mortgage principal paid on owned property .....	-1,204	-1,446	-1,388	-941	-1,243
Estimated market value of owned home .....	85,369	105,404	84,575	63,776	103,892
Estimated monthly rental value of owned home .....	539	602	574	462	574
Gifts of goods and services .....	675	656	627	603	838
Food .....	30	29	28	16	53
Alcoholic beverages .....	20	31	23	20	10
Housing .....	161	125	138	159	207
Housekeeping supplies .....	39	30	39	30	56
Household textiles .....	8	47	7	7	12
Appliances and miscellaneous housewares .....	21	48	19	20	33
Major appliances .....	3	43	41	45	4
Small appliances and miscellaneous housewares .....	18	45	18	15	28
Miscellaneous household equipment .....	46	48	41	31	71
Other housing .....	47	31	33	71	35
Apparel and services .....	240	259	226	232	251
Males, 2 and over .....	44	83	40	26	50
Females, 2 and over .....	72	55	63	77	84
Children under 2 .....	55	59	43	49	70
Other apparel products and services .....	69	63	80	80	47
Jewelry and watches .....	41	33	57	53	15
All other apparel products and services .....	28	429	22	28	32
Transportation .....	55	24	26	22	152
Health care .....	19	414	441	14	7
Entertainment .....	55	55	62	52	54
Toys, games, arts and crafts, and tricycles .....	23	16	20	29	20
Other entertainment .....	33	38	42	23	34
Personal care products and services .....	21	14	17	23	24
Reading .....	( <sup>3</sup> )	0	( <sup>3</sup> )	( <sup>3</sup> )	1
Education .....	28	462	9	26	29
All other gifts .....	46	43	55	38	50

<sup>1</sup> Components of income and taxes are derived from "complete income reporters" only through 2003; (see glossary). Beginning in 2004 income imputation was implemented. As a result, all consumer units are considered to be complete income

reporters.

<sup>2</sup> Value less than 0.05.

<sup>3</sup> Value less than 0.5.

<sup>4</sup> Data are likely to have large sampling errors.